



Key Facts About This Credit Card

Correct as at 20 December 2023

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

DESCRIPTION OF CREDIT CARD

Product name	The American Express® Platinum Reserve Credit Card
Minimum credit limit	\$3,000
Minimum repayments	\$30 or 2.5%, whichever is greater
Interest on purchases	23.99% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	Not Offered
Annual fee	\$395 Note: \$0 annual fee applies as long as you continue to hold and pay the annual fee on your American Express Platinum Charge Card, Platinum Business Card or Centurion Card
Late payment fee	\$30

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this Credit Card can be obtained from americanexpress.com.au/fees For more information on choosing and using Credit Cards visit the ASIC consumer website at www.moneysmart.gov.au
The terms on which this Credit Card is offered can change over time. You can check if any changes have been made by visiting us americanexpress.com.au/kfscontact